



**BlueCross BlueShield
of Illinois**

Keeping health care costs in check



Take charge of your health

Many health care costs are related to personal behavior. Unhealthy habits can result in chronic health issues. Here are just a few ways you may improve your health while helping to manage your health care costs.

- **Eat smart.** Eating healthy foods can help prevent chronic health issues such as obesity.
- **Exercise.** Regular exercise is key to getting and staying healthy.
- **Don't smoke.** Tobacco use is a leading preventable cause of death.
- **Manage chronic conditions** like diabetes and high blood pressure.
- **Schedule regular checkups** with your doctor to help prevent health issues.

Encourage all family members to live a healthier lifestyle too. Log in to Blue Access for MembersSM to get more health and wellness tips.



Become a smart health care consumer

Having health insurance has many benefits. It protects you and your family from financial losses in the same way that home or car insurance does. Even if you are in good health, you never know when you might have an accident or get sick. In addition to maintaining healthy habits, try these tips to help you save money:

- **Choose the right plan** — Your employer may offer different plans. Choose a plan that covers the exams, care and tests you may use often. Even if it means a higher premium, it may save you money in the long run.
- **Know your plan** — All plans are different. Take the time to know what is and is not covered. Compare all of your options. To make sure your plan still meets your needs, give your plan an annual checkup. This is especially true if you've had a major life event like a birth, death, marriage or divorce.
- **Stay in your network** — Health plans use a group of doctors, hospitals and other health care professionals called provider networks. Choose doctors in your network to avoid paying higher out-of-network costs. If you visit a doctor outside of your network, you may have to pay more for your care. In some cases, you may have to pay the full cost.*
- **Understand how to save on prescriptions** — You may be able to save on drugs by going to network pharmacies or by using mail order services. Also, check to see if there's a generic version of the drugs you take.
- **Use your member perks** — Look for member discounts on things like gym memberships and vision services.

*Network status should be confirmed at time of service.

Get more mileage from your health care benefits

Go the extra mile to save on health care costs

Everyone wants to save money, and that includes stretching health care dollars. Knowing how to get the most from your health care benefits can help. Shift to faster savings with these benefit boosters:

- Use in-network doctors, clinics and hospitals. Before every visit, call to make sure that each doctor or facility accepts your health insurance.
- Go to your doctor or an urgent care clinic instead of the ER for non-emergency health concerns.
- If needed, make sure your doctor's office handles pre-certification for inpatient and outpatient procedures.
- Ask your doctor if generic drugs can be used.
- Bring your prescription drug *formulary* list to doctor's visits. A formulary is a list of preferred drugs covered by your pharmacy benefits. If your doctor prescribes from this list, your prescription copay will be lower.
- Use the mail-order drug option.
- Practice prevention. Visit the doctor for an annual checkup. Wash your hands. Eat a healthy diet and exercise each day. Brush your teeth and have regular dental exams.

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